

purchases are secured by fractional deeds of trust on the purchased properties, and wherein;

any profit from the sale of a participating real estate property is disbursed in a manner selected from a group comprising; retention of all profit by said financial business entity, or a sharing of profits above a set appreciation rate with said property owner as an inducement to participate in creating said financial product.

Claim 10 (New). An article of manufacture according to Claim 7 wherein said means to secure fractional ownership of said residential real estate is in the form of a loan note to said financial business entity of a fractional share from each

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